

Linda S. Budd, PhD, LP, LMFT

**FEE POLICY AUTHORIZATION**

Dr. Linda Budd's fees are \$175 per hour for a 90834 and 90837 (individual therapy), 90847 (family therapy), 90846 (family without patient present). The rate for a 90791 (intake session: one where histories are taken) is \$225. Anything not covered by insurance, such as telephone calls to parenting consultants, reports, school observations, etc. will be billed at \$175 per hour. There will be a \$125 no-show fee and a \$75 cancellation fee in less than 24 hours, with snowstorms and illness being an acceptable reason for not charging the \$75. Appearances in court will be determined on an individual basis. Many insurance companies have maximum dollar amounts that they will pay a percentage of the hourly rate. Some will pay their percentage of the \$175 fee, but some will only pay their percentage of their own self-determined maximum allowed fee for hourly therapy sessions. To make this even more confusing for insurance clients, your company changes its maximum fee allowed whenever they feel they would like to change, and also the amounts allowed change from contract to contract. This will affect your co-payment. If your insurance tells you that you only need to pay \$20, but they have only paid \$80 because their maximum allowed fee is \$100, you will need to cover the remaining fee, bringing your co-payment to \$95 per visit. (BCBS clients U/C deductions are allowed.) Larger clinics can absorb these costs due to their shared expenses between therapists. Dr. Budd is not contracted by most insurance companies, and therefore is not under their rules of usual and customary fees allowed by their companies. A signature of a client on our intake and fee authorization forms also confirms that this office does not need to comply with their maximum fees allowed.

Most private Licensed Psychologists, not involved with a larger clinic, do not provide any billing services. Dr. Budd thought it would be helpful if she did. If you would like to bill your insurance company directly, most are set up to accept client claims. Please let our office know if you would like to do that for yourself. If you choose to do so, payment should be made in full at each session, and your insurance company will pay you directly.

**Any deductions by insurance companies that have assumed their own deduction of Dr. Budd's fees, will need to be covered by the client or responsible person for each account. If your insurance contract has a pre-authorization policy at any time, it is your responsibility to inform our office when this is required for payment. If authorization is not approved, you are responsible for the balance.**

**I understand that if this is not feasible for my finances or I do not agree with this policy, and need full coverage as my insurance policy allows, an in-network therapist is available through my group policy plan and I can choose an alternative therapist and inform this office that I will not be returning. (Dr. Budd is not contracted by most companies as "in-network".)**

**I understand and agree to the conditions for payment as described above.**

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Please print client name or responsible party if a minor

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Signature of client or responsible party if a minor

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Date